

In re:
Gary Babel
Margo Babel
Debtors

Case No. 16-18400-elf
Chapter 13

District/off: 0313-2
Date Rcvd: Dec 27, 2021

User: admin
Form ID: 138OBJ

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Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Gary Babel, Margo Babel, 678 Butternut Court, Red Hill, PA 18076-1351
13875334	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13832461	+++ Chase Card Services, P.O. Box 15548, Wilmington, DE 19886-5548
13832465	Discover More Card, P.O. Box 742655, Cincinnati, OH 45274-2655
13832466	+ Discover Personal Loans, PO Box 30396, Salt Lake City, UT 84130-0396
13936784	Gregory W. Philips Esquire, Yerger Daylor Allebach Scheffey Picardi, 1129 E. High Street, POB 776, Pottstown, PA 19464-0776
13832470	Harleysville Savings Bank, 271 Main Street, Harleysville, PA 19438-2495
13832473	Keybank National Association, POB 94968, Cleveland, OH 44101-4968
13832476	PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392
13832478	+ Rose Williams, Red Hills Estates, Inc., POB 60, Spinnerstown, PA 18968-0060
13832479	+ Ryan L Babel, 446 Jefferson Street, East Greenville, PA 18041-1506
13832481	Synchron Bank/QVC Qcard, POB 965020, Orlando, FL 32896-5020
13832483	+ TD Bank USA/Target Credit Card, Target Credit Card Services, PO Box 9500, Minneapolis, MN 55440-9500
13832484	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52409-9786
13841085	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
13870116	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
13832486	Wells Fargo Financial National Bank, PO Box 522, Des Moines, IA 50306-0522

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 28 2021 02:52:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 28 2021 02:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 28 2021 02:52:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13832457	+ Email/Text: ally@ebn.phinsolutions.com	Dec 28 2021 02:52:00	Ally Financial, Ally Bank Customer Care, PO Box 951, Horsham, PA 19044-0951
13837595	Email/Text: ally@ebn.phinsolutions.com	Dec 28 2021 02:52:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
13832458	+ Email/Text: office@egreenville.org	Dec 28 2021 02:52:00	Borough of East Greenville, 206 Main Street, East Greenville, PA 18041-1405
13832459	Email/Text: cms-bk@cms-collect.com	Dec 28 2021 02:52:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317

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13832460	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 28 2021 03:01:46	Capital One Platinum Mastercard, PO Box 30285, Salt Lake City, UT 84130-0285
13875334	Email/PDF: bncnotices@becket-lee.com	Dec 28 2021 03:01:46	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13832462	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 28 2021 03:01:51	Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500
13832463	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 28 2021 02:52:00	Comenity Bank/Bon Ton, Customer Service, PO Box 182273, Columbus, OH 43218-2273
13832464	Email/Text: mrdiscen@discover.com	Dec 28 2021 02:52:00	Discover Financial Services, Customer Service - General Inquiries, PO Box 30943, Salt Lake City, UT 84130-0943
13838184	Email/Text: mrdiscen@discover.com	Dec 28 2021 02:52:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13843224	+ Email/Text: dplbk@discover.com	Dec 28 2021 02:52:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
13832468	Email/Text: fnb.bk@fnfg.com	Dec 28 2021 02:52:00	First Niagara Financial Group., Customer Contact Group, PO Box 514, 6950 S. Transit Road, Lockport, NY 14095-0514
13832471	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 28 2021 03:01:51	Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
13832472	+ Email/Text: bankruptcy@huntington.com	Dec 28 2021 02:52:00	Huntington National Bank, 2361 Morse Road, Columbus, OH 43229-5856
13841542	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Dec 28 2021 02:52:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, Ohio 44144-2338
13832474	Email/Text: PBNCNotifications@perituservices.com	Dec 28 2021 02:52:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
13871474	Email/PDF: resurgentbknotifications@resurgent.com	Dec 28 2021 03:01:50	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13832475	Email/PDF: gecsed@recoverycorp.com	Dec 28 2021 03:01:46	Lowes/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
13881424	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 28 2021 02:52:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
13903028	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 28 2021 03:01:46	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13857948	Email/Text: bnc-quantum@quantum3group.com	Dec 28 2021 02:52:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13837259	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Dec 28 2021 03:01:48	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
13832477	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Dec 28 2021 03:01:48	Regional Acceptance Corporation, PO Box 830913, Birmingham, AL 35283-0913
13832480	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 28 2021 03:01:48	Sears Mastercard, Sears Credit Cards, PO Box 6282, Sioux Falls, SD 57117-6282
13832482	Email/PDF: gecsed@recoverycorp.com	Dec 28 2021 03:01:46	Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013
13881453	+ Email/Text: bncmail@w-legal.com	Dec 28 2021 02:52:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13832484	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 28 2021 02:52:00	Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52409-9786
13833953	+ Email/Text: bankruptcy@huntington.com	Dec 28 2021 02:52:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424

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13832467

Email/Text: RPSBankruptcyBNCNotification@usbank.com

Dec 28 2021 02:52:00

Elan, Cardmember Service, PO Box 790408, Saint Louis, MO 63179-0408

13832485

Email/PDF: gecsed@recoverycorp.com

Dec 28 2021 03:01:50

Walmart Mastercard/Synchrony Bank, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13832469	*P++	FIRST NIAGARA BANK, PO BOX 514, LOCKPORT NY 14095-0514, address filed with court:, First Niagara Financial Group., Customer Contact Group, PO Box 514, 6950 S. Transit Road, Lockport, NY 14095-0514
13836343	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, Card Services, POB 15548, Wilmington, DE 19886-5548

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2021 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
GREGORY W. PHILIPS	on behalf of Attorney Gregory W Philips gwphilips@ydasp.com philipslaw@comcast.net
GREGORY W. PHILIPS	on behalf of Realtor Linda A. Mertz gwphilips@ydasp.com philipslaw@comcast.net
GREGORY W. PHILIPS	on behalf of Joint Debtor Margo Babel gwphilips@ydasp.com philipslaw@comcast.net
GREGORY W. PHILIPS	on behalf of Debtor Gary Babel gwphilips@ydasp.com philipslaw@comcast.net
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MATTEO SAMUEL WEINER	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com
REGINA COHEN	on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com ksweeney@lavin-law.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Gary Babel and Margo Babel

Debtor(s)

Case No: 16-18400-elf
Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 12/27/21